

# MEMBER NEWSLETTER



## GIVEAWAY TIME: Splash into Summer

Enter for your chance to WIN a trip to Dollywood Splash Country for a family of 4! Prize will be presented in the form of a Visa Gift Card. (\$300 Value)

Stop by any Upper Cumberland FCU location to enter. Must be a UCFCU member to participate. We will be drawing one winner per UCFCU location. One entry per person per location. Winners will be announced and contacted by phone call on July 25, 2025.



## Veterans & 1<sup>st</sup> Responders Loan Rate Discount

**Rates as Low As**  
5.50% APR\*  
**with Discount &  
AutoPay\*\***

**Apply Today**  
[www.ucfcu.org](http://www.ucfcu.org)  
931.250.5122

\*APR=Annual Percentage Rate. **Example:** A loan of \$40,000 for 84 months at 5.647% APR with a \$195 origination fee will have a monthly payment of \$577.77. You will be informed of the annual percent rate for which you qualify before you become contractually liable for the loan account. Restrictions may apply. Rates are subject to change without notice. Must qualify for UCFCU Membership.

\*\*Must be a Veteran OR First Responder to qualify for "Veterans & 1<sup>st</sup> Responders" .25% discount. First responder includes the following occupations: Emergency Medical Tech (EMT)/Paramedics, Firefighter, Law Enforcement Officer, and 911 Dispatcher.



## Finance your Dreamland!

Land Loan Special

**Fixed Rate**  
6.50% APR\*

**20 Year Term**

**Inquire TODAY!**  
[Mortgage@ucfcu.org](mailto:Mortgage@ucfcu.org)  
931.400.5412

\*APR= Annual Percentage Rate. The actual Annual Percentage Rate you will receive will be based upon additional closing costs and/or other fees. **Example:** A land loan of \$100,000 for 20 years at 6.627% APR will have a monthly payment of \$745.77. 20% down payment required. 1% origination fee. Taxes and insurance not included; Your actual payment obligation will be higher. You will be informed of the annual percentage rate for which you qualify before you become contractually liable for the loan account. Other restrictions may apply. UCFCU reserves the right to modify or cancel this loan promotion at any time. UCFCU NMLS#516914. UCFCU is an Equal Housing Lender, Federally insured by NCUA.

## Upcoming Federal Holiday Closings

### Independence Day

Friday: July 4, 2025

### Labor Day

Monday: September 1, 2025

### Columbus Day

Monday: October 13, 2025

### Veterans Day

Tuesday: November 11, 2025

### 2025 Federal Holiday Closings

[www.ucfcu.org/connect/federalholidayclosings](http://www.ucfcu.org/connect/federalholidayclosings)

**UPPER CUMBERLAND  
FEDERAL CREDIT UNION**  
Mortgages • Auto Loans • Checking & Savings



**UCFCU  
NMLS#:**  
516914

[www.ucfcu.org](http://www.ucfcu.org) • 931.484.9433

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